		TS			(CHECK	(ING A	ccou	NT						FEES	FOR						Α٦	ГМѕ		
NOTTO	NAME	OTHER ACCOUNTS	Minir	num		ce Fee Month		Check ee	Free Checks	Intere	st Rate					Treasi Cash Other (Che	ier or Official	Mone	y Order		To ' Custor	harged Your ner For e Of	Cust	on- omer e Of	NTROLLED By
NAME OF INSTITUTION	ACCOUNT NAME	ACCOUNT LINKED TO C	Amount to Open	Balance Required	If Min. Bal. Is Maint.	If Min. Bal. Not Maint.	If Min. Bal. Is Maint	If Min. Bal. Not Maint.	Number Of Free per Month or Unlimited	% moT	High %	Overdraft	Stop Payment	Check Deposit Return	Certified Check	Customer	Non-Customer	Customer	Non-Customer	Annual Fee	Your Own ATM	Other ATM	Your ATM LOW Fee	Your ATM HIGH Fee	Total # ATMs OWNED/CONTROLLED By Your Financial Institution
A Affinity Federal Credit Union (1) (2) (4) (908) 719-3938	Share Draft Account	х	\$0.01	\$0.01	\$0	\$0	\$0	\$0	Unlimited	1.00%	1.00%	\$25	\$10	\$25	N/A	\$5	N/A	\$3	N/A	\$0	\$0	\$1	\$1	\$1	26
Atlantic City Electric Co. Employees FCU (609) 625-6928	Share Draft Checking		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited	2.00%	2.00%	\$20	\$20	\$20	\$5	\$0	N/A	\$1	N/A	\$0	\$0	\$0	\$1	\$1	1
Atlantic Federal Credit Union (2) (6)	Regular		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited	1.00%	1.00%	\$20	\$10	\$20	\$5	\$6	N/A	\$0.90	N/A	\$0	\$0	\$1	\$1.50	\$1.50	3
(908) 245-1750	Money Market		\$0	\$2,000	\$0	\$0	\$10	\$10	3	0.00%	2.65%	\$20	\$10	\$20	\$5	\$6	N/A	\$0.90	N/A	\$0	\$0	\$1	\$1.50	\$1.50	3
B-M S Federal Credit Union (732) 519-2693	Share Draft		\$100	\$0	\$0	\$0	\$0	\$0	Unlimited	1.50%	1.50%	\$15	\$5	\$10	\$5	\$0	N/A	\$1.75	\$1.75	\$12	\$0	\$0	\$0	\$1	3
Baker Federal Credit Union (908) 859-2340	Share Draft Account		\$15	\$0	\$0	\$0	\$0	\$0	Unlimited			\$25	\$15	\$10	\$15	\$0	N/A	\$0	N/A	\$0	\$0	\$0.75	N/A	N/A	0
Bard Employees Federal Credit Union (908) 277-8130	Share Draft		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited	1.99%	1.99%	\$25	\$5	\$15	\$0	\$0	N/A	\$0.75	\$0.75	\$0	N/A	\$0	N/A	\$0	0
Bridgeton Onized Federal Credit Union	Share Draft Checking		\$15	\$500	\$0	\$2	\$0	\$0	Unlimited			\$40	\$7.50	\$35	\$5	\$2	N/A	\$0.80	N/A	\$0	\$0	\$1	\$1	\$1.50	1
(856) 692-4000	Money Market Checking		\$3,000	\$3,000	\$0	\$20	\$50	\$50	3			\$40	\$7.50	\$35	\$5	\$2	N/A	\$0.80	N/A	\$0	\$0	\$1	\$1	\$1.50	1
C Central Bergen Federal Credit Union (8)	Max Checking		\$25	\$5,000	\$0	\$20	\$0	\$0	Unlimited	1.75%	1.98%	\$25	\$20	\$25	\$15	\$10	N/A	\$2	N/A	\$0	\$1	\$1	\$1.50	\$1.50	7
(201) 343-7780	Plus Checking		\$25	\$175	\$0	\$8	\$0	\$0	Unlimited	1.35%	1.35%	\$25	\$20	\$25	\$15	\$10	N/A	\$2	N/A	\$0	\$1	\$1	\$1.50	\$1.50	7
	First Checking		\$25	\$0	\$5	\$0	\$0	\$0	Unlimited			\$25	\$20	\$25	\$15	\$10	N/A	\$2	N/A	\$0	\$1	\$1	\$1.50	\$1.50	7
0 1 51 1 501(0)	First Share Draft		\$25	\$175	\$0	\$8	\$0	\$0	Unlimited			\$25	\$20	\$25	\$15	\$10	N/A	\$2	N/A	\$0	\$1	\$1	\$1.50	\$1.50	7
County Educators FCU (3) (908) 245-0173	Regular Share Draft		\$5	\$5	\$0	\$0	\$0	\$0	Unlimited	0.50%	0.50%	\$15	\$25	\$65	\$3	\$3	N/A	\$1.50	N/A	\$0	N/A	\$0.75	N/A	N/A	0
Deepwater Industries FCU (856) 299-1279	Share Draft Account		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited			\$25	\$10	\$10	\$0	\$0	N/A	\$1	N/A	\$0	\$0	\$1	\$1	\$1	1
E53 Federal Credit Union (908) 523-6200	Share Draft Checking		\$25	\$5	\$0	\$0	\$0	\$0	Unlimited	1.00%	2.00%	\$15	\$4	\$15	\$3	\$8	N/A	\$1	N/A	\$0	N/A	\$0.75	N/A	N/A	0
Fairloigh Dickinson University ECU (1)	Share Draft	х	\$5	\$0	\$0	\$0	\$0	\$0	Unlimited			\$15	\$10	\$20	N/A	\$2	N/A	\$1	N/A	\$0	\$0	\$0.75	\$1	\$1	2

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NOTUTION	NAME	THER ACCOUN	Minii	mum		ce Fee Month		Check ee	Free Checks	Intere	st Rate					Cash Other	urer's/ ier or Official eck	Mone	y Order		To ' Custor	harged Your ner For e Of	Cust	on- comer e Of	NTROLLED By
NAME OF INSTITUTION	ACCOUNT NAME	ACCOUNT LINKED TO OTHER ACCOUNTS	Amount to Open	Balance Required	If Min. Bal. Is Maint.	If Min. Bal. Not Maint.	If Min. Bal. Is Maint	If Min. Bal. Not Maint.	Number Of Free per Month or Unlimited	Low %	High %	Overdraft	Stop Payment	Check Deposit Return	Certified Check	Customer	Non-Customer	Customer	Non-Customer	Annual Fee	Your Own ATM	Other ATM	Your ATM LOW Fee	Your ATM HIGH Fee	Total # ATMs OWNED/CONTROLLED By Your Financial Institution
Federal Employees Newark FCU (973) 622-6028	Share Draft		\$0	\$0	\$2	\$2	\$0	\$0	Unlimited	1.00%		\$20	\$10	N/A	\$0	\$0	\$0	\$0	\$0	N/A	N/A	\$0.75	N/A	N/A	0
Fort Billings Federal Credit Union	Share Draft Account		\$5	\$5	\$0	\$0	\$0	\$0	Unlimited			\$20	\$5	\$0	\$0	\$0	N/A	\$0.75	NA	\$0	\$0	\$0	\$1	\$1	1
(856) 423-1469	Money Market Account		\$2,000	\$2,000	\$0	\$0	\$0	\$0	3	2.50%	2.75%	\$20	\$5	\$0	\$0	\$0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1
G GAF Linden Employees Federal CU (973) 628-3852	Share Draft		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited	1.00%	1.00%	\$20	\$0	\$20	N/A	\$0	N/A	\$1	N/A	\$0	N/A	\$0	N/A	N/A	0
H H&E Telephone FCU (2) (201) 845-6876	Share Draft		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited	1.25%	1.25%	\$10	\$5	\$7	\$0	\$0	N/A	N/A	N/A	N/A	N/A	\$1.25	N/A	N/A	0
Harrison Police & Firemen's FCU (973) 482-0963	Share Draft		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited	1.00%	1.00%	\$15	\$5	\$15	\$0	\$0	N/A	\$0	N/A	\$0	\$0	\$1	\$0	\$0	0
Healthcare Employees FCU (1)	Share Draft	х	\$10	\$100	\$0	\$3	\$0	\$0	Unlimited	0.75%	0.75%	\$2	\$15	\$25	\$0	\$0	N/A	\$1	N/A	\$0	\$0	\$0	\$0	\$1.50	16
(609) 951-0700	Money Market		\$5,000	\$5,000	\$0	\$0	\$5	\$5	3	2.05%	2.30%	\$0	\$15	\$25	\$0	\$0	N/A	\$0	N/A	\$0	\$0	\$0	\$0	\$1.50	16
IRCO Community Federal Credit Union (1) (908) 859-1811	Regular Share Draft	х	\$0	\$250	\$0	\$5	\$0	\$0	Unlimited			\$20	\$10	\$6	\$5	\$0	N/A	\$2	N/A	\$0	\$0	\$0	\$0	\$0	1
Kimble Federal Credit Union (1)	Reg Share Drafts	х	\$0	\$0	\$0	\$0	\$0	\$0	Unlimited			\$20	\$10	\$25	\$5	\$0	N/A	\$1	N/A	\$12	\$0	\$0	\$1.50	\$1.50	1
(856) 696-2525	Money Market	х	\$2,500	\$2,500	\$0	\$0	\$0	\$0	3	2.35%	2.35%	\$20	\$10	\$25	\$5	\$0	N/A	\$1	N/A	N/A	N/A	N/A	N/A	N/A	0
L Lakehurst Naval Federal Credit Union (732) 323-2496	Regular		\$1	\$1	\$0	\$0	\$0	\$0	Unlimited			\$20	\$12	\$10	\$0	\$0	N/A	\$1.25	N/A	\$0	\$0	\$0.75	\$1	\$1	1
(973) 263-0001	Share Draft		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited			\$0	\$15	\$25	N/A	\$0	\$0	\$1	N/A	N/A	N/A	N/A	N/A	N/A	0
L'Oreal USA Federal Credit Union (908) 789-9466	Member Share Drafts		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited			\$20	\$20	\$20	N/A	\$0	N/A	N/A	N/A	\$0	\$0	\$1	\$1.50	\$1.50	5
M Merck Employees Federal Credit Union (732) 594-4046	Share Draft Account		\$1	\$1	\$0	\$0	\$0	\$0	Unlimited	1.50%	1.50%	\$7.50	\$3.50	\$7.50	\$0	\$0	N/A	\$0.50	N/A	\$0	\$0	\$0.60	\$0	\$0	15
Monmouth County Postal Employees CU (732) 219-0009	Share Draft		\$5	\$100	\$0	\$5	\$0	\$0	Unlimited			\$25	\$10	\$5	N/A	N/A	N/A	N/A	N/A	\$0	N/A	\$0.00	N/A	N/A	0

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NOTION	NAME	THER ACCOUN	Mini	mum		ce Fee Month		Check ee	Free Checks	Intere	st Rate					Cash Other	urer's/ nier or Official eck	Mone	y Order		To ' Custor	harged Your ner For e Of	Cust	on- omer e Of	VTROLLED By
NAME OF INSTITUTION	ACCOUNT NAME	ACCOUNT LINKED TO OTHER ACCOUNTS	Amount to Open	Balance Required	If Min. Bal. Is Maint.	If Min. Bal. Not Maint.	If Min. Bal. Is Maint	If Min. Bal. Not Maint.	Number Of Free per Month or Unlimited	Low %	High %	Overdraft	Stop Payment	Check Deposit Return	Certified Check	Customer	Non-Customer	Customer	Non-Customer	Annual Fee	Your Own ATM	Other ATM	Your ATM LOW Fee	Your ATM HIGH Fee	Total # ATMs OWNED/CONTROLLED By Your Financial Institution
Mon-Oc Federal Credit Union (7)	Basic Checking		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited			\$20	\$15	\$15	\$5	\$5	N/A	N/A	N/A	\$0	\$0	\$0.75	\$1	\$1	8
(732) 341-3550	Interest Checking		\$0	\$1,000	\$0	\$3	\$0	\$0	Unlimited	0.35%	0.35%	\$20	\$15	\$15	\$5	\$5	N/A	N/A	N/A	\$0	\$0	\$0.75	\$1	\$1	8
	Money Market		\$1,000	\$1,000	\$0	\$7	\$0	\$0	3	0.65%	2.50%	\$20	\$15	\$15	\$5	\$5	N/A	N/A	N/A	\$0	\$0	\$0.75	\$1	\$1	8
Morristown Federal Credit Union (973) 455-4008	Share Draft Checking		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited	0.50%	0.50%	\$15	\$5	\$15	\$0	\$0	N/A	\$1	\$2	N/A	N/A	N/A	N/A	N/A	0
N Nassau FCU (609) 734-5292	Share Draft		\$25	\$0	\$0	\$0	\$0	\$0	Unlimited	0.25%	0.25%	\$30	\$20	\$30	\$0	\$0	N/A	N/A	N/A	\$0	N/A	\$0	N/A	N/A	0
New Community FCU (973) 621-2363	Share Draft		\$5	\$5	\$0	\$0	\$0	\$0	Unlimited			\$15	\$15	\$15	\$0	\$0	\$0	\$1	\$1	\$0	\$0	\$1.50	\$1.50	\$1.50	1
New Jersey Law & Public Safety CU (609) 393-0046	Share Draft		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited	1.00%	1.00%	\$25	\$25	\$7	\$2	N/A	N/A	\$1	\$2	\$0	\$0	\$0	\$1	\$1	1
New Jersey Postal Credit Union (2) (973) 423-0090	Regular Share Draft		\$1	\$0	\$0	\$0	\$0	\$0	Unlimited	1.00%	1.01%	\$25	\$20	\$25	\$5	\$0	N/A	N/A	N/A	\$0	\$0	\$1	\$1	\$1	1
Newark Board of Education Employees CU (973) 375-9182	Regular Share Draft		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited	0.00%	2.00%	\$2	\$18	\$20	N/A	N/A	N/A	\$1	N/A	\$0	N/A	\$0.50	N/A	N/A	0
NJDOT Credit Union (2)	Share Draft-with Interest		\$200	\$1,000	\$0	\$10	\$0	\$0	Unlimited	0.90%	0.90%	\$25	\$15	\$10	\$5	\$3	N/A	\$3	N/A	\$0	\$0	\$1	\$0	\$1	4
(609) 538-4061	Share Draft-Senior		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited	0.90%	0.90%	\$25	\$15	\$10	\$5	\$3	N/A	\$3	N/A	\$0	\$0	\$1	\$0	\$1	4
	Free checking		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited			\$25	\$15	\$10	\$5	\$3	N/A	\$3	N/A	\$0	\$0	\$1	\$0	\$1	4
Novartis Federal Credit Union (973) 781-7399	Share Draft Checking		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited	0.00%	1.00%	\$15	\$5	\$10	\$5	\$0	N/A	\$1	N/A	\$0	\$0	\$0	\$0	\$0	7
O Overlook Hospital Employees' FCU (908) 522-3530 P	Share Draft Checking		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited			\$5	\$20	\$20	\$5	\$0	\$0	\$0	N/A	\$0	N/A	\$1	N/A	N/A	0
Paragon Federal Credit Union (5)	Regular Share Draft		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited	1.50%	1.50%	\$25	\$15	\$25	\$3	\$3	N/A	\$1	N/A	\$0	\$0.75	\$0.75	\$0.75	\$1.50	23
(201) 358-6666	Premier Checking		\$0	\$0	\$5	\$5	\$0	\$0	Unlimited	1.00%	1.00%	\$25	\$15	\$25	\$0	\$0	N/A	\$0	N/A	\$0	\$0.75	\$0.75	\$0.75	\$1.50	23
	Advantage Checking		\$100	\$100	\$0	\$8	\$0	\$0	Unlimited	1.00%	1.00%	\$25	\$15	\$25	\$3	\$3	N/A	\$1	N/A	\$0	\$0.75	\$0.75	\$0.75	\$1.50	23
	Money Market		\$2,000	\$2,000	\$0	\$0	\$0	\$0	3	2.08%	2.23%	\$25	\$15	\$25	\$3	\$3	N/A	\$1	N/A	\$0	\$0.75	\$0.75	\$0.75	\$1.50	23
Postal Employees Credit Union (1) (609) 585-0003	Share Draft	х	\$1	\$1	\$0	\$0	\$0	\$0	Unlimited	1.50%	1.50%	\$25	\$8	\$8	\$0	\$0	N/A	\$0	N/A	N/A	N/A	N/A	N/A	N/A	0

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NOTITION	NAME	OTHER ACCOUN	Minir	num		ce Fee Month		Check ee	Free Checks	Intere	st Rate					Treas Cash Other (Official	Money	y Order		To ' Custor	harged Your mer For e Of	Cust	on- comer e Of	NTROLLED By
NAME OF INSTITUTION	ACCOUNT NAME	ACCOUNT LINKED TO OTHER ACCOUNTS	Amount to Open	Balance Required	If Min. Bal. Is Maint.	If Min. Bal. Not Maint.	If Min. Bal. Is Maint	If Min. Bal. Not Maint.	Number Of Free per Month or Unlimited	Low %	High %	Overdraft	Stop Payment	Check Deposit Return	Certified Check	Customer	Non-Customer	Customer	Non-Customer	Annual Fee	Your Own ATM	Other ATM	Your ATM LOW Fee	Your ATM HIGH Fee	Total # ATMs OWNED/CONTROLLED By Your Financial Institution
Prime Federal Credit Union (908) 704-9009	Share Draft		\$50	\$50	\$0	\$5	\$0	\$0	Unlimited			\$20	\$10	\$12	N/A	\$0	N/A	\$1	N/A	N/A	N/A	N/A	N/A	N/A	0
Research 1166 FCU (856) 224-2134	Share Draft		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited			\$0	\$5	\$15	\$2	\$0	\$0	\$1	N/A	\$0	\$0	\$0.70	\$0	\$0	1
Riegel Federal Credit Union (908) 995-2326	Regular Share Draft		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited			\$20	\$15	\$20	\$3	\$0	N/A	N/A	N/A	\$0	\$0	\$1	\$0	\$1	6
Rutgers Federal Credit Union (732) 932-7662	Share Draft		\$5	\$0	\$0	\$0	\$0	\$0	Unlimited			\$25	\$10	\$20	\$0	\$0	N/A	\$1	N/A	\$0	\$0	\$0	\$0.75	\$0.75	1
S Selective FCU (973) 948-3000	Share Draft		\$50	\$5	\$4	\$4	\$0	\$0	Unlimited			\$20	\$10	\$15	\$10	\$0	\$0	\$2	N/A	\$0	N/A	\$0.95	N/A	N/A	0
South Jersey Federal Credit Union (8) (856) 374-9700	Share Draft Checking		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited	0.90%	0.90%	\$25	\$5	\$10	\$0	\$0	N/A	\$0.60	N/A	\$0	\$0.50	\$0.50	\$1.50	\$1.50	9
Southern Middlesex County Teachers FCU (732) 238-8662	Share Draft		\$5	\$5	\$0	\$0	\$0	\$0	Unlimited	2.50%	2.50%	\$25	\$10	\$10	\$5	\$5	N/A	\$0	N/A	\$0	N/A	\$0	N/A	N/A	0
The State Credit Union (1)	NJ Consumer Checking		\$0	\$0	\$3	\$0	\$0	\$0	Unlimited			\$25	\$5	\$25	\$3	\$5	N/A	\$2	\$3	\$0	\$0.50	\$0.50	\$0	\$1	8
(609) 393-1400 T	Share Draft	х	\$0	\$0	\$0	\$0	\$0	\$0	Unlimited			\$25	\$5	\$25	\$3	\$5	N/A	\$2	\$3	\$0	\$0.50	\$0.50	\$0	\$1	8
Tri-Co Federal Credit Union	Share Draft		\$25	\$0.01	\$0	\$0	\$0	\$0	Unlimited	0.50%	0.50%	\$25	\$20	\$20	\$20	\$1	N/A	\$1	N/A	\$0	\$0	\$0	\$1.50	\$1.50	7
(973) 895-6762	Investor Advantage		\$250	\$250	\$0	\$0	\$0	\$0	Unlimited	1.00%	1.00%	\$25	\$20	\$20	\$20	\$1	N/A	\$1	N/A	\$0	\$0	\$0	\$1.50	\$1.50	7
	Money Market		\$2,500	\$2,500	\$0	\$0	\$25	\$25	3	1.24%	1.86%	\$25	\$20	\$20	\$20	\$1	N/A	\$1	N/A	\$0	\$0	\$0	\$1.50	\$1.50	7
U Unilever Bestfoods FCU (201) 894-7604	Regular Checking		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited	0.75%	1.00%	\$15	\$15	\$15	N/A	\$5	N/A	\$1	N/A	\$0	\$0	\$0	\$0	\$0	2
United Financial Services Community FCU (1) (908) 322-2600	Regular Share Draft	х	\$25	\$0	\$0	\$0	\$0	\$0	Unlimited	1.00%	1.00%	\$25	\$10	\$25	\$0	\$0	N/A	N/A	N/A	\$0	N/A	\$1.50	N/A	N/A	0
(908) 862-5566	Share Drafts		\$5	\$5	\$0	\$0	\$0	\$0	Unlimited			\$0	\$15	\$30	\$0	\$5	N/A	N/A	N/A	\$0	N/A	\$0.75	N/A	N/A	0
United Teletech Federal Credit Union (732) 530-8100	Share Draft		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited	0.25%	0.25%	\$24	\$8	\$15	\$2	\$0	N/A	\$2.50	\$5	\$0	\$0	\$0	\$1	\$1	7
W West Orange Municipal FCU (973) 736-1929	Basic Checking		\$0	\$250	\$0	\$2.50	\$0	\$0	Unlimited			\$15	\$15	\$15	\$5	\$0	N/A	\$1.25	N/A	N/A	N/A	N/A	N/A	N/A	0

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Notion	VAME	THER ACCOUN	Minii	mum		ce Fee Month		Check ee	Free Checks	Interes	st Rate					Cash Other	urer's/ ier or Official eck	Money	y Order		To ' Custor	harged Your mer For e Of	Custo	omer	JTROLLED By
NAME OF INST	ACCOUNT	ACCOUNT LINKED TO 0	Amount to Open	Balance Required	If Min. Bal. Is Maint.	If Min. Bal. Not Maint.	If Min. Bal. Is Maint	If Min. Bal. Not Maint.	Number Of Free per Month or Unlimited	Low %	High %	Overdraft	Stop Payment	Check Deposit Return	Certified Check	Customer	Non-Customer	Customer	Non-Customer	Annual Fee	Your Own ATM	Other ATM	Your ATM LOW Fee	Your ATM HIGH Fee	Total # ATMs OWNED/CON Your Financial Institution

Money Market Deposit Accounts have regulatory limitations regarding the number of transactions that are permitted per month or statement cycle of at least four weeks. If the transaction limitations are exceeded, actions by institutions vary from per check charges ranging from \$0.00 to \$50.00, to the closing of accounts or the transfer to another type of account.

- (1) For accounts designated as an "Account linked to other accounts," the minimum balance may be waived or modified based upon other account relationships with the financial institution. In addition, these accounts may offer other benefits to the customer.
- (2) The fee charged by these institutions for customer use of another institution's ATM is after a maximum allowable number of free transactions have been exceeded.
- (3) The check deposit return fee for this institution is based on the dollar amount of the returned check. The maximum fee is shown and the minimum fee is \$15.00.
- (4) This institution's money order fee is charged after three money orders are issued.
- (5) This institution's Money Market Account allows only three checks in a month. Any additional checks are returned.
- (6) For this institution the fee for the use of other financial institutions' ATMs is only charged if a Cirrus or Honor network ATM is used.
- (7) This institution's money order fee for customers is 1% of the dollar amount of the money order.
- (8) For South Jersey FCU's Share Draft Checking and Central Bergen FCU's First Share Draft accounts the fee indicated for use of the institutions' own ATMs is after a number of free transactions.